

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
ERIE DIVISION**

In re:

MICHAEL J. JONES

Debtor(s)

Case No. 18-10644TPA

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/26/2018.
- 2) The plan was confirmed on 08/16/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/22/2020.
- 5) The case was converted on 11/05/2020.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 29.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$20,846.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$37,432.50
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$37,432.50**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,670.22
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,670.22**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ABERDEEN PROVING GROUND FCU	Unsecured	16,312.00	16,158.29	16,158.29	2,893.34	0.00
ABERDEEN PROVING GROUND FCU	Secured	4,588.00	4,419.35	1,800.72	1,800.72	197.75
ARMY & AIR FORCE EXCHANGE SV	Unsecured	3,770.00	3,769.92	3,769.92	675.05	0.00
CITIBANK NA(*)++	Unsecured	2,173.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	1,487.00	1,487.18	1,487.18	257.48	0.00
ECAST SETTLEMENT CORP	Unsecured	349.00	199.23	199.23	34.49	0.00
ECAST SETTLEMENT CORP	Unsecured	1,253.00	994.01	994.01	172.10	0.00
ECAST SETTLEMENT CORP	Unsecured	2,380.00	2,020.97	2,020.97	349.90	0.00
FREEDOM MORTGAGE CORP	Secured	129,368.00	129,094.57	0.00	19,145.41	0.00
FREEDOM MORTGAGE CORP	Secured	0.00	0.00	0.00	0.00	0.00
LVNV FUNDING LLC	Unsecured	698.00	698.53	698.53	120.94	0.00
LVNV FUNDING LLC	Unsecured	569.00	569.20	569.20	98.55	0.00
NAVY FEDERAL CREDIT UNION*	Unsecured	19,375.00	19,375.77	19,375.77	3,469.47	0.00
ONE MAIN FINANCIAL SERVICES IN	Unsecured	3,456.00	4,528.84	4,528.84	810.96	0.00
SEVEN SEVENTEEN CREDIT UNION	Secured	30,206.00	0.00	0.00	0.00	0.00
SEVEN SEVENTEEN CREDIT UNION	Unsecured	0.00	0.00	0.00	0.00	0.00
SYNCHRONY BANK	Unsecured	49.00	86.25	86.25	15.44	0.00
TOYOTA MOTOR CREDIT CORP	Secured	16,012.00	0.00	0.00	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Unsecured	0.00	76.16	76.16	0.00	0.00
USAA FEDERAL SAVINGS BANK	Unsecured	2,007.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$19,145.41	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$1,800.72	\$1,800.72	\$197.75
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$1,800.72</b>	<b>\$20,946.13</b>	<b>\$197.75</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$49,964.35</b>	<b>\$8,897.72</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$5,670.22</u>
Disbursements to Creditors	<u>\$30,041.60</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$35,711.82</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 11/18/2020

By: /s/ Ronda J. Winnecour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.